

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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M&T Bank



Order Filed on September 12,
2016 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

In Re:

Derrick J. Pierre,

Debtor.

Case No.: 12-13470-SLM

Adv. No.:

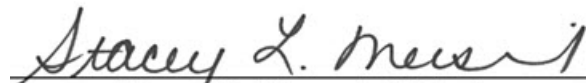
Hearing Date: 7/08/2015 @ 11:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 12, 2016


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Derrick J. Pierre

Case No: 12-13470-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 31-33 Abbottsford Avenue, Newark, NJ 07102, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce Levitt, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 25, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for escrow advances totaling \$22,090.91, broken down as follows:

Taxes

04/15/2013	\$1,493.85
08/02/2013	\$1,910.97
10/11/2013	\$1,831.21
04/11/2014	\$1,682.47
07/24/2014	\$1,845.42
01/20/2015	\$1,856.81
01/27/2015	\$1,766.80
04/24/2015	\$1,766.79
07/23/2015	\$2,003.81
08/05/2016	\$2,055.09
Total taxes =	\$ 18,213.22

Insurance

3-18-13	\$ 2,655.69
3-13-14	\$ 2,041.00
Total Insurance =	\$ 4,696.69

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make an immediate payment of \$10,000.00 directly to Secured Creditor, indicating that the check is to be used to reimburse taxes paid, sent to M&T Bank, Attn: Payment Processing, 1 Fountain Plaza, 7th Floor, Buffalo, NY 14203-1495; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$12,090.91 will be paid by Debtors remitting \$1,727.28 per month beginning September 1, 2016 and continue for a period of seven months until the post-petition arrears are cured; and

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Debtor: Derrick J. Pierre

Case No: 12-13470-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that this order shall survive any discharge entered if said discharge is entered prior to the escrow arrears being paid in full by Debtor; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall maintain the taxes and insurance going forward; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved